B1 (Official Form (7,868) 10-0099	3 DOC I	Filed 01	$\mu$	<u> </u>	-nterea UL	12/10 17:	4752 D	esc Main
N	TED STATES B ORTHERN DIS EASTERN DIVI	IRICIOF	ILLINOI	JRT <sub>F</sub> S	Page 1 of 7		Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Klecka, Mark J.	Middle):				of Joint Debtor (Speka, Kristin A.	pouse) (Last, Firs	st, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				ner Names used by de married, maiden			
Last four digits of Soc. Sec. or Individual-Taxpethan one, state all): xxx-xx-2182	ayer I.D. (ITIN) No./C	omplete EIN (i	f more			ec. or Individual-T	axpayer I.D. (ITIN	) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, and State):  2429 Brockton Cir.  Naperville, IL		Street Address of Joint Debtor (No. and Street, City, and State):  2429 Brockton Cir.  Naperville, IL						
		ZIP CODE <b>60565</b>						ZIP CODE <b>60565</b>
County of Residence or of the Principal Place Will				DuP				
Mailing Address of Debtor (if different from street 2429 Brockton Cir. Naperville, IL	eet address):			2429	g Address of Joint O Brockton Cir erville, IL		t from street addre	ess):
		ZIP CODE <b>60565</b>						ZIP CODE <b>60565</b>
Location of Principal Assets of Business Debto	or (if different from str	eet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization)		of Business	3				Code Under W	
(Check one box.)	Health Care B	ck one box.) Business			t <b>ne P</b> o Chapter 7	etition is Filed	(Check one	DOX.)
Individual (includes Joint Debtors)	Single Asset F		defined	=	Chapter 9		☐ Chapter	15 Petition for Recognition
See Exhibit D on page 2 of this form.	in 11 U.S.C. §	101(51B)		=	Chapter 11		_	eign Main Proceeding
Corporation (includes LLC and LLP)	Stockbroker			_	Chapter 12			15 Petition for Recognition eign Nonmain Proceeding
Partnership	Commodity B			└-	Chapter 13			
Other (If debtor is not one of the above entities, check this box and state type	Clearing Bank	(					of Debts cone box.)	
of entity below.)	Other Tay-Fy	empt Entity			Debts are primarily	consumer	Debts ar	e primarily
	(Check bo	x, if applicable	.)		debts, defined in 11 § 101(8) as "incurre		business	s debts.
	Debtor is a tax under Title 26	c-exempt organ of the United S	nization States		individual primarily t personal, family, or			
Filtra Fac (Ob	Code (the Inte	ernal Revenue			hold purpose."		44 Dalitana	
Filing Fee (Che	eck one box.)			1 —	ck one box:		11 Debtors	
Full Filing Fee attached.				Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (application for the court's consider			ich	Check if:				
unable to pay fee except in installments.			Α.	Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.				
Filing Fee waiver requested (applicable to	o chapter 7 individual	ls only). Must		1	ck all applicabl		, 100,000.	
attach signed application for the court's o	consideration. See O	ifficial Form 3B		lĦ,	A plan is being filed Acceptances of the of creditors, in acco	e plan were solicite	ed prepetition fron	n one or more classes
Statistical/Administrative Informatio	n			•	or creditors, in acco	ndance with 11 C	7.0.0. § 1120(b).	THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			COURT USE ONLY					
Estimated Number of Creditors	_	_	_		_	_	_	†
1-49 50-99 100-199 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets		П	П		П	П	П	
\$0 to \$50,001 to \$100,001 to \$500,000 to \$1 mill		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million		More than \$1 billion	
Estimated Liabilities	<u> </u>		<b></b>	004	<u> </u>		More that	
\$0 to \$50,001 to \$100,001 to \$500,000 \$50,000 \$100,000 \$500,000 to \$1 mill		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion	

<u> </u>	7111Clai Form (U81Ste) 10-00993	<u> 10 - Entered 01/12/10 17:</u>	47:52 Desc Main Fage 2	
	<b>Pluntary Petition</b> Document is page must be completed and filed in every case.)	t Name <b>page</b> r@: O <mark>Mark J. Klecka</mark> Kristin A. Kleck	ka	
`	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	litional sheet.)	
Locat	ion Where Filed:	Case Number:	Date Filed:	
Locat	ion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	han one, attach additional sheet.)	
	e of Debtor:	Case Number:	Date Filed:	
Non		Polationship	ludge	
DISTI	д.	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
		X /s/ Adam S. Tracy	01/12/2010	
		Adam S. Tracy	Date	
	Ext	nibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.				
	Exh	nibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
		ing the Debtor - Venue applicable box.)		
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Resid		rty	
(Check all applicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord that obtained judgment)				
	<del>(</del> (	Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
IZI	Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. § 362(I)).		

<b>/oluntary Petition</b> This page must be completed and filed in every case)	ent Name <b>െ എക്ര</b> ം⊛ം <b>്പ് Ārk J. Klecka</b> Kristin A. Klecka		
	gnatures		
Signature(s) of Debtor(s) (Individual/Joint)	1		
declare under penalty of perjury that the information provided in this petition is ue and correct.  f petitioner is an individual whose debts are primarily consumer debts and has hosen to file under chapter 7] I am aware that I may proceed under chapter 7, 1, 12 or 13 of title 11, United States Code, understand the relief available under ach such chapter, and choose to proceed under chapter 7.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)		
no attorney represents me and no bankruptcy petition preparer signs the etition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.		
request relief in accordance with the chapter of title 11, United States Code, pecified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
/s/ Mark J. Klecka			
Mark J. Klecka	X		
/s/ Kristin A. Klecka	(Signature of Foreign Representative)		
Kristin A. Klecka			
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)		
01/12/2010	Date		
Date Circulature of Attornaut	Date		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
/s/ Adam S. Tracy	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and		
aw Office of Adam S. Tracy 52 S. Washington St. uite 177 aperville, Illinois 60540 t@tracyfirm.com	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
hone No.(630) 536-8703 Fax No.(630) 689-9471	Printed Name and title, if any, of Bankruptcy Petition Preparer		
01/12/2010 Date			
n a case in which § 707(b)(4)(D) applies, this signature also constitutes a ertification that the attorney has no knowledge after an inquiry that the formation in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Debtor (Corporation/Partnership)  declare under penalty of perjury that the information provided in this petition is ue and correct, and that I have been authorized to file this petition on behalf of the debtor.			
he debtor requests relief in accordance with the chapter of title 11, United States ode, specified in this petition.	Address X_		
	Date		
Characteriza of Authorities d.L. P. 11. L.	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
Signature of Authorized Individual			
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		

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In re:	Mark J. Klecka	Case No.	
	Kristin A. Klecka		(if known)
	Debtor(s)		

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official FG இதை இதை DONITED STANDER PROPERTY OF COLUMN 17:47:52 Desc Main NORTHER NUMBER NOISION (CHICAGO)

		•	,	
n re:		rk J. Klecka stin A. Klecka	Case No	(if known)
		Debtor(s)		
		EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMEN CREDIT COUNSELING REQUIR		PLIANCE WITH
		Continuation Sheet No. 1		
		not required to receive a credit counseling briefing because of: [Ch d by a motion for determination by the court.]	eck the applicab	ele statement.] [Must be
		Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason be incapable of realizing and making rational decisions with respect to		
		Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to effort, to participate in a credit counseling briefing in person, by telephone.		-
		Active military duty in a military combat zone.		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
certify under penalty of perjury that the information provided above is true and correct.				

Signature of Debtor: /s/ Mark J. Klecka

Date: \_\_\_\_\_01/12/2010

Mark J. Klecka

## B 1D (Official F@ வதை E 10 10 17:47:52 Desc Main NORTHERNUMENT PRICTOR LÉINÓIS EASTERN DIVISION (CHICAGO)

In re:	Mark J. Klecka	Case No.	
	Kristin A. Klecka		(if known)
	Debtor(s)		

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services
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# B 1D (Official FG இதை (CA) (1920) DONITED STATES (A) (1251 (1844) (184) (184) (1844) (184) (1844) (

	ark J. Klecka istin A. Klecka	Case No (if known)		
	Debtor(s)			
	EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT CREDIT COUNSELING REQUIR			
	Continuation Sheet No. 1			
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	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to effort, to participate in a credit counseling briefing in person, by telephone			
	Active military duty in a military combat zone.			
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				

Signature of Debtor: /s/ Kristin A. Klecka

Date: 01/12/2010

Kristin A. Klecka